

**MARKET STREET BANCSHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1250437	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$785	\$855	8.9%		
Loans	\$622	\$647	4.0%		
Construction & development	\$36	\$36	1.0%		
Closed-end 1-4 family residential	\$62	\$54	-13.6%		
Home equity	\$26	\$26	1.6%		
Credit card	\$0	\$0			
Other consumer	\$8	\$8	-0.8%		
Commercial & Industrial	\$108	\$129	18.9%		
Commercial real estate	\$203	\$206	1.2%		
Unused commitments	\$86	\$85	-0.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$47	208.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$60	\$67	10.5%		
Cash & balances due	\$16	\$15	-7.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$23			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$24			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$711	\$778	9.4%		
Deposits	\$707	\$776	9.7%		
Total other borrowings	\$2	\$0	-88.0%		
FHLB advances	\$1	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$74	\$78	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.2%	--		
Tier 1 risk based capital ratio	10.9%	11.1%	--		
Total risk based capital ratio	12.2%	12.3%	--		
Return on equity <sup>1</sup>	4.1%	13.2%	--		
Return on assets <sup>1</sup>	0.4%	1.2%	--		
Net interest margin <sup>1</sup>	3.8%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.4%	63.6%	--		
Loss provision to net charge-offs (qtr)	188.2%	107.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	1.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	24.5%	15.2%	2.3%	3.9%	--
Closed-end 1-4 family residential	1.6%	3.6%	0.4%	0.1%	--
Home equity	0.1%	0.0%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.4%	0.3%	0.1%	--
Commercial & Industrial	5.6%	0.7%	0.2%	0.2%	--
Commercial real estate	0.3%	2.2%	0.0%	0.0%	--
Total loans	2.6%	2.1%	0.2%	0.4%	--